

**Tough Choices Ahead: An  
AARP Iowa Revenue  
Survey of Residents 18+**

**March 2004**



# **Tough Choices Ahead: An AARP Iowa Revenue Survey of Residents 18+**

**Report Prepared by  
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Data Collected by Woelfel Research, Inc.**

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## Background

The severe fiscal crisis affecting the states appears to be easing. However, balancing the budget will still challenge most states. Because the recovery is uneven, many states are still struggling to close large budget gaps. In 2004, states used tactics such as spending cuts; federal fiscal relief; tax, surcharge, and fee increases; changing tax and spending due dates; and budget reserves to balance their budgets. The outlook for 2005 is especially tricky because states have already used up most of the one-time fixes available to them. Thus many of the most difficult budget choices are coming in 2005.

In Iowa, the Governor and legislators are trying to close a \$336 million shortfall in the 2004/2005 budget. With sharply lower state revenues – especially corporate taxes – and a rising demand for states services, due to the escalating cost of health care and Medicaid in particular, tough choices are ahead for the Hawkeye State.

The current study, *Tough Choices Ahead: An AARP Iowa Revenue Survey of Residents 18+*, explores:

- Attitudes toward cutting a variety of services funded by the state of Iowa
- Opinions on raising revenue
- Points of view about Iowa's business and economic climate

This telephone survey was conducted between February 6 and 17, 2004 with a random sample of 801 Iowans 18+ who reported they are registered voters.

## Report Organization

The highlights section provides a brief overview of the major survey results. The findings section presents the survey data. The results are reported as percentages.<sup>1</sup> A profile of survey respondents is followed by the conclusions section. The methodology section discusses weighting the data, response rates, and sampling error. An annotated questionnaire, appended to the report, discloses all survey responses and provides a demographic profile of respondents.

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<sup>1</sup> Percentages may not sum to 100% due to rounding. Also some graphs do not include respondents who refused to answer or said "Don't Know." Similarly, graphs do not include categories with less than 1% response.

## Highlights

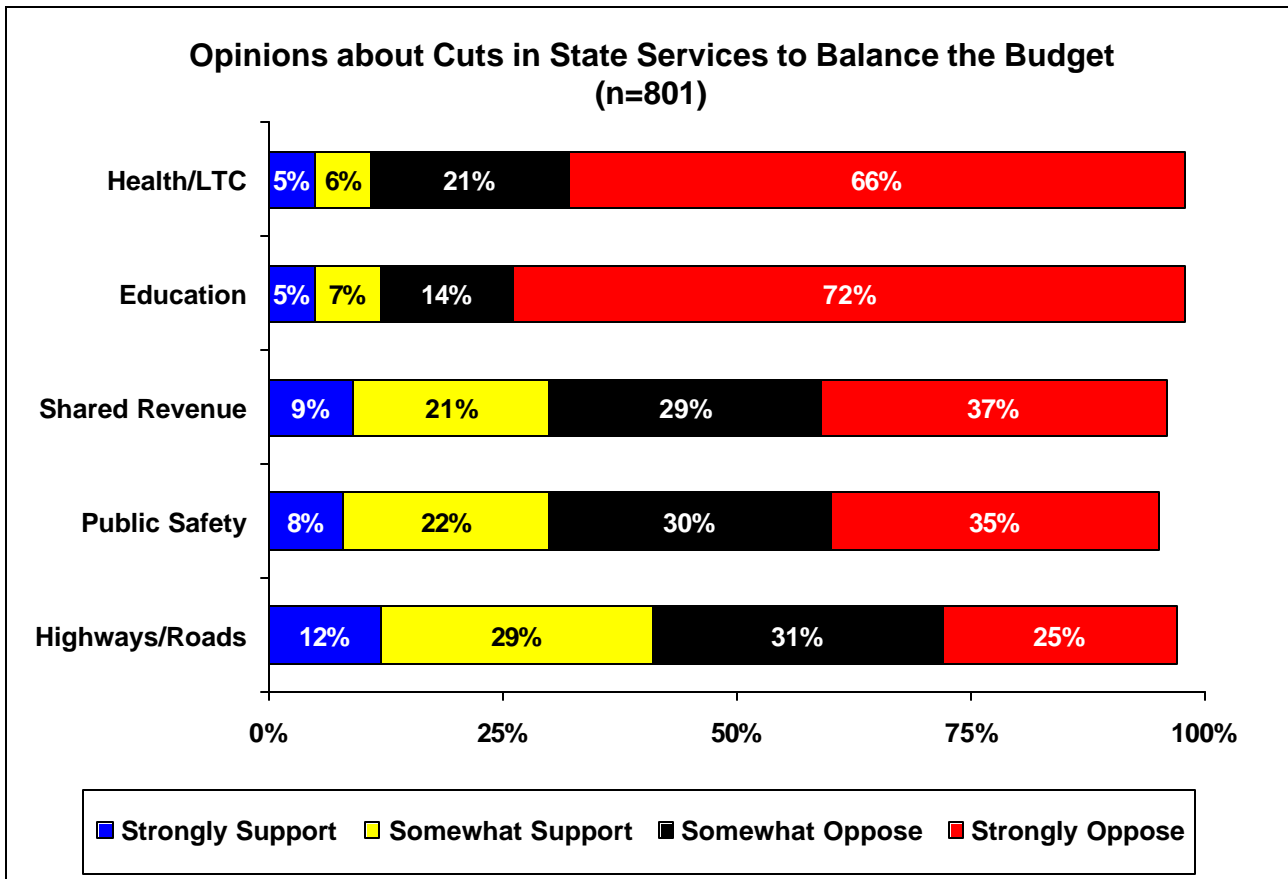
- Iowa residents oppose cutting essential services as an approach to balancing the budget. They most strenuously oppose cuts in:
  - health care and long-term care services for older persons and people with disabilities (87%) and
  - education services including K-12 and higher education (86%).
- Hawkeye State residents support raising revenues as a way to help balance the state budget. At least six in ten respondents support:
  - increasing the tax on liquor (82%);
  - increasing the tax on wine (80%);
  - increasing the tax on beer (78%);
  - adding a temporary surcharge on households with annual incomes over \$200,000 (73%);
  - increasing the current tax on cigarettes to \$1.36 from \$.36 per pack (72%);
  - closing loopholes and exemptions (68%); and
  - expanding the lottery (60%).
- Iowans oppose increases in the gas tax (76%) and the state income tax (72%).
- More than nine in ten (98%) Iowa residents age 18 or older say it is important for Iowa to attract new businesses and expand existing businesses.
- More than nine in ten (94%) Iowa respondents say it is important for Iowa to help grow the state's economy and tax base.
- More than half (53%) of Iowa residents think state lawmakers should create more incentives to expand the economy.
- Six in ten state residents (60%) think increasing the tax on tobacco would have no effect on businesses located in Iowa. A plurality of respondents (31%) think closing tax loopholes would have no effect on businesses located in Iowa.
- Half of survey respondents (50%) support corporations paying more taxes to conduct business in the state of Iowa.

## Findings

### Iowa residents 18+ oppose cuts to health and long-term care and education as ways to help balance the state budget.

Respondents were asked to consider ways to balance the state budget. One option is possible cuts for a variety of services funded by the State of Iowa. Respondents were presented with five different types of state-funded services: health care and long-term care for older persons and people with disabilities; education, including K-12 and higher education; highway and road maintenance and construction; public safety, courts, and jails; and shared revenue services. Shared revenue is provided by the state to municipalities and counties to fund services such as fire and police protection, senior centers, and parks and recreation. It is the largest aid payment for the municipalities and an important source of revenue for counties.

The majority of Iowa residents oppose cuts in health and long-term care services (87%) and education (86%). Opposition to cuts in revenue sharing (66%); public safety, courts and jails (65%); and highways and road maintenance and construction (56%) is somewhat less.



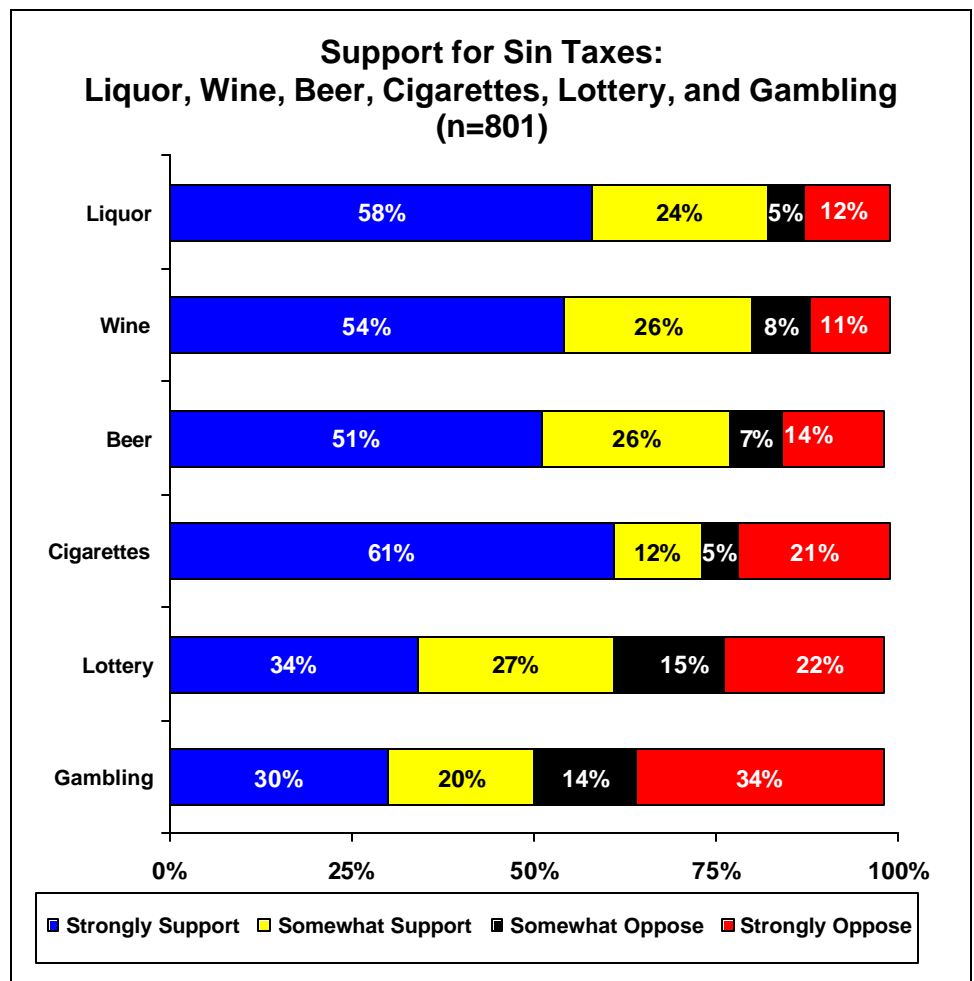
## Iowa residents support increases in sin taxes and temporary taxes as a way to help balance the state budget.

Another approach to balance the state budget without major service cuts is to look for new ways to raise revenue. Iowa residents were asked about several approaches to raising revenues that could help avoid cutting services.

The approaches include: sin taxes, broad-based personal taxes, the state rainy day fund, and narrow-based taxes. Sin taxes include taxes on liquor, wine, beer, cigarettes, and gambling and the lottery. Broad-based personal taxes are taxes that affect a wide range of individuals such as the sales tax, gas tax, income tax, and licensing and user fees. The state's rainy day funds are the Economic Emergency Fund and the Cash Reserve Fund. Narrow-based taxes include closing tax loopholes and exemptions and adding a temporary income tax for households with annual incomes of \$200,000 or more.

### At least seven in ten Iowa residents support increases in taxes on liquor, wine, beer, and cigarettes.

Iowa respondents support increases in the sin taxes as one approach to help balance the budget. In particular, an increase in the tax on liquor garnered the most support (82%), with support for taxes on wine (80%) a close second. Seventy-two percent of state residents 18+ support an increase in the cigarette tax to \$1.36 from \$.36. Expanding the lottery (60%) and expanding gambling and casinos (50%) was supported by fewer Iowans.



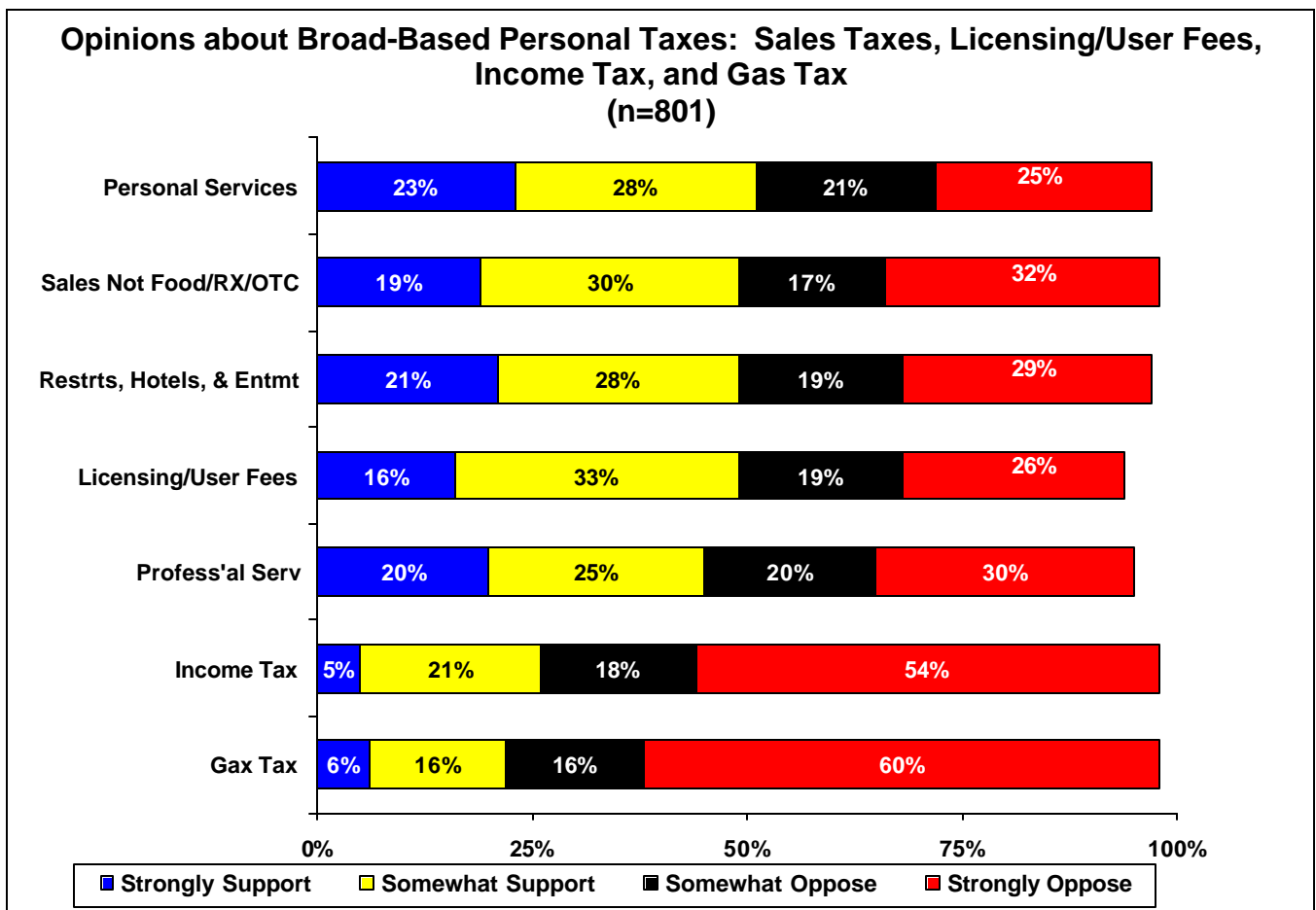
**Opinion about increases in the sales tax and licensing and user fees is mixed, while the majority of lowans strongly oppose increases in the income tax and gas tax.**

Broad-based personal taxes are taxes that are paid by a wide range of individuals. The survey examines four different ways to broaden the sales tax:

- Apply the sales tax to services from professionals such as accountants, consultants, and insurance agents;
- Apply the sales tax to restaurants, hotels, and entertainment such as movies and concerts;
- Increase the sales tax on items currently taxed, with an exemption for food, prescription drugs, and over-the-counter-medications; and
- Tax personal services such as dry cleaners and beauty salons.

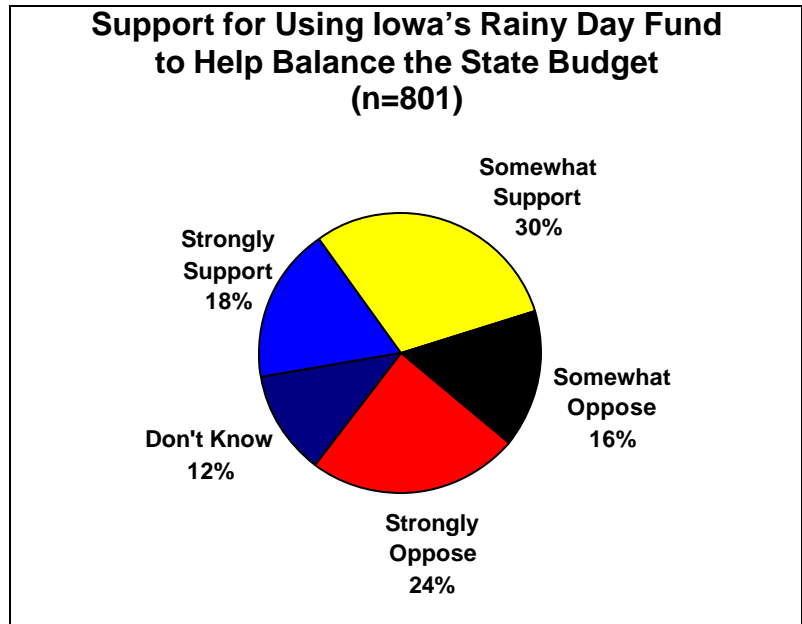
Other broad-based personal taxes examined in the survey are licensing and user fees, the gas tax, and the state income tax.

Support is mixed for increases in the sales tax. Increasing taxes on personal services garnered the most support at 51 percent. There is less support for increasing the other types of sales taxes. It is worth noting that opposition to increases in the gas and state income taxes is especially high, at 76 percent and 72 percent respectively.



**A plurality of Iowa residents support using the state’s rainy day fund as a way to help balance the state budget.**

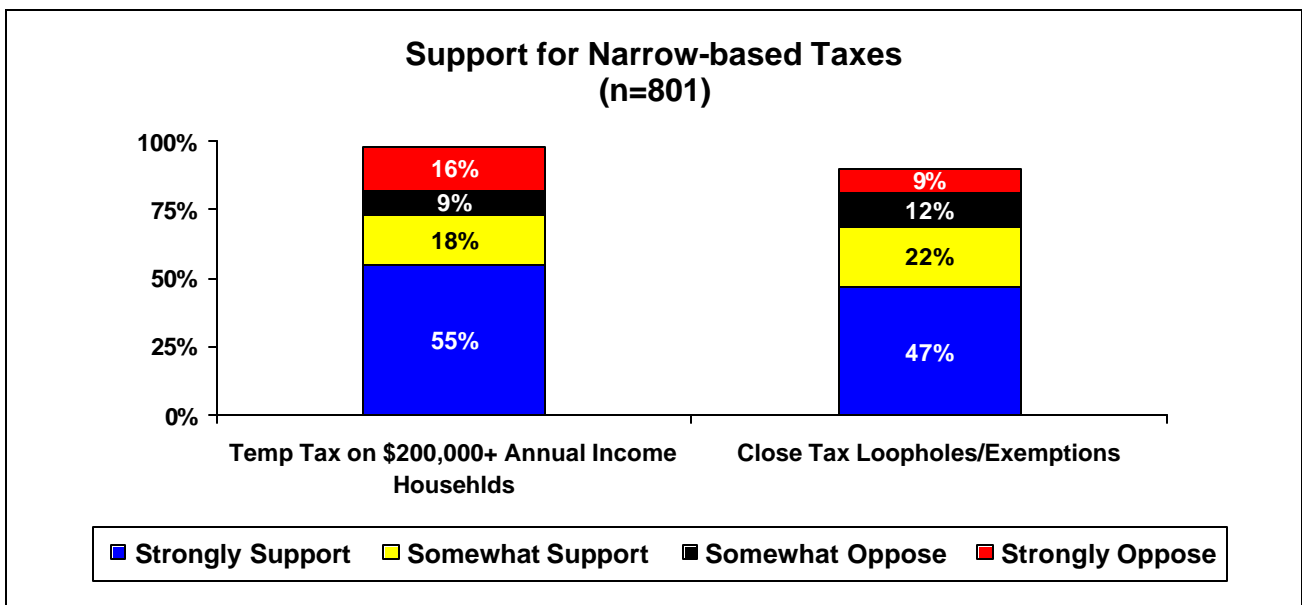
Survey respondents were asked if they support or oppose using the state’s rainy day funds as a way to help balance the state budget. The state’s rainy day funds are made up of the Economic Emergency Fund and the Cash Reserve Fund. Forty-eight percent of Iowans support using the state’s rainy day funds. Twelve percent of those surveyed responded “Don’t Know.”



**At least two-thirds of Iowans support increases in narrow-based taxes.**

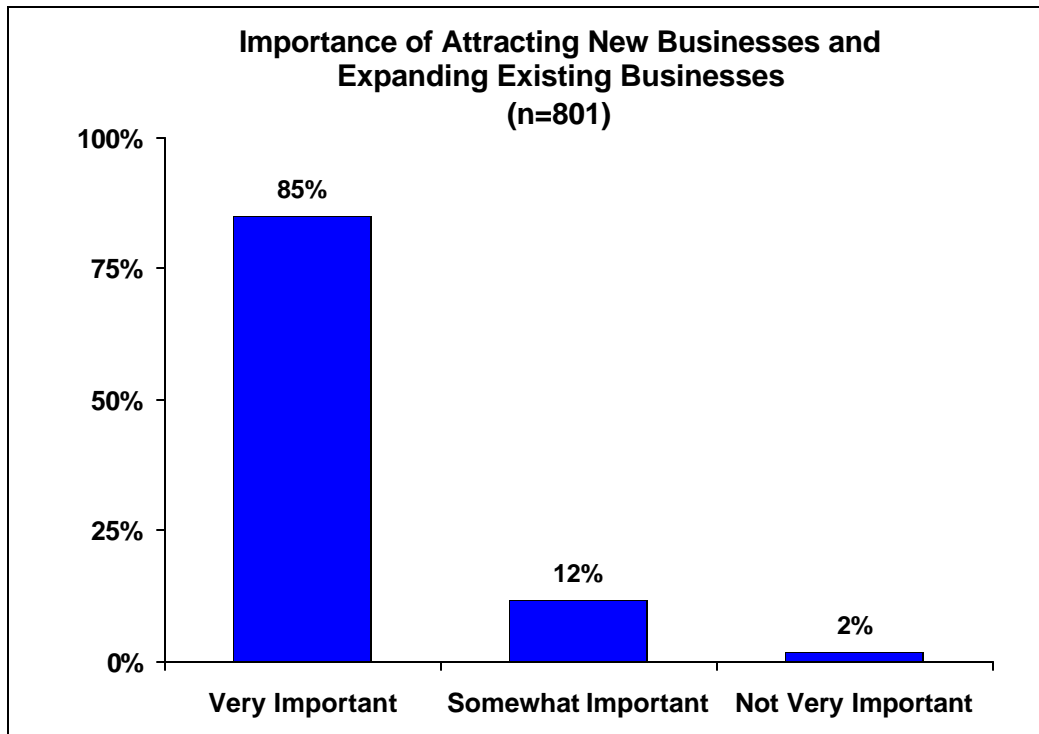
Closing tax loopholes and exemptions and adding a temporary tax on households with annual incomes over \$200,000 would not affect a wide range of individuals. In this study, these taxes are considered narrow-based taxes. The surcharge on high income households would affect less than two percent of Iowa households.

Iowa residents 18+ support increases in these narrow-based taxes. Seventy-three percent of residents support adding a temporary tax on high income households. Respondents also support (68%) closing tax loopholes and exemptions as a way to help balance the state budget.



**More than nine in ten Iowa residents say it is important for Iowa to attract new businesses and expand existing businesses.**

Survey respondents were asked about the state’s economy and business opportunities. An overwhelming majority (98%) believe it is important for Iowa to attract new businesses and expand existing businesses. Eighty-five percent of respondents think it is *very important* while another 12 percent think it is *somewhat important*.



**More than nine in ten residents think it is important for Iowa to help grow the state’s economy and tax base.**

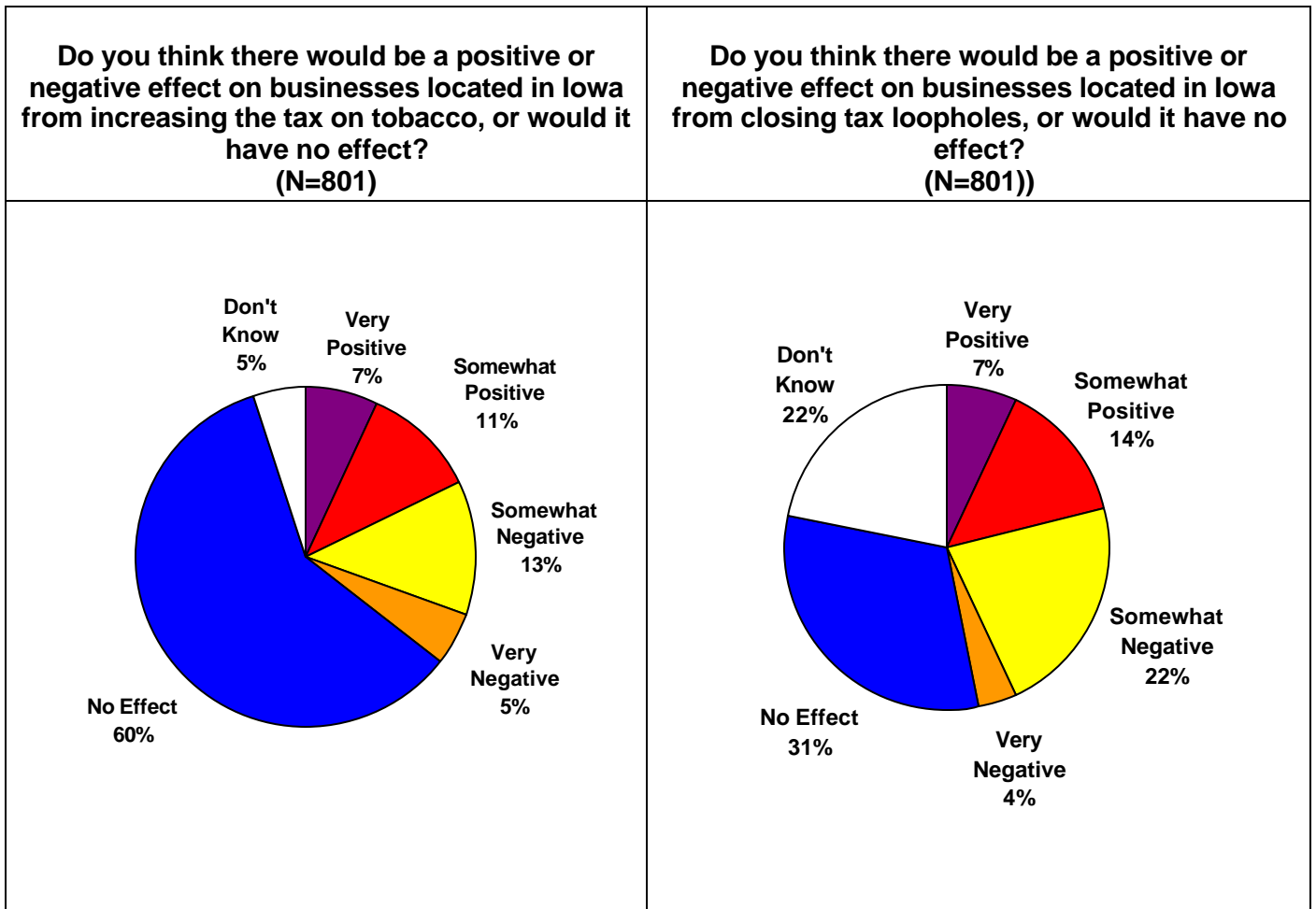
Ninety-four percent of respondents say it is important for Iowa to help grow the state’s economy and tax base. Seventy percent believe it is *very important* while 24 percent believe it is *somewhat important*.

**More than half of Hawkeye state residents believe Iowa lawmakers should create more incentives to expand the economy.**

Fifty-three percent of respondents think state lawmakers should create more incentives to expand the economy. Thirty-one percent of respondents think there are enough incentives in place to expand Iowa’s economy. The remaining 16 percent said “Don’t Know.”

**The majority of Iowa residents think there will be no effect on businesses located in Iowa from increasing the tax on tobacco.**

Survey respondents were asked if there would be a positive or negative effect on businesses located in Iowa from increasing the tobacco tax. Sixty percent of Iowans think raising the tobacco tax will have no effect on businesses located in Iowa. Thirty-one percent of Iowans think closing tax loopholes would have no effect on businesses located in Iowa.

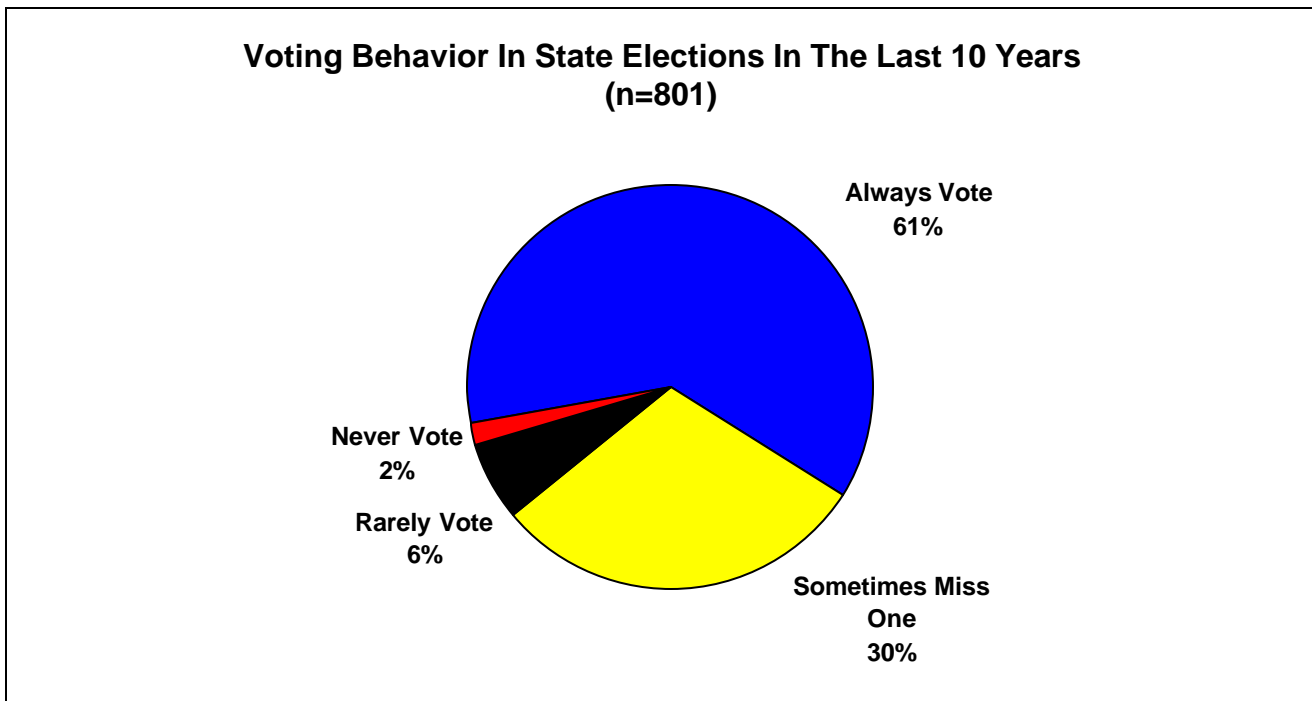


**Half of Iowa residents support corporations paying more taxes to conduct business in the state of Iowa.**

Fifty percent of respondents support corporations paying more taxes to conduct business in Iowa. Thirty-eight percent of respondents oppose corporations paying more taxes to conduct business in Iowa, while 12 percent of respondents said “Don’t Know.”

## A Profile of Iowa Respondents

Eight hundred and one Iowa residents age 18 and older participated in the survey. An overwhelming majority (91%) of respondents are regular voters. Sixty-one percent of those surveyed report they *always vote* while another 30 percent say they *sometimes miss one* vote. Respondents are fairly evenly split across the political parties. Thirty-four percent are Democrats, 33 percent are Independents, and 29 percent are Republicans. In terms of political ideology, most respondents identify as Moderates (41%), while 37 percent consider themselves Conservative and a smaller number self-identify as Liberal (17%).



The majority of respondents are age fifty or younger (59%). Most respondents are women (52%). A large proportion of respondents hold high school diplomas or the equivalent (27%), while 39 percent have a college education or higher. Seventy-one percent are employed either full-or part-time. Another 18 percent of residents are retired. One quarter of Iowa respondents (24%) have an annual household income below \$30,000. Almost one in six of survey respondents (18%) are members of AARP.

## Conclusions

As Governor Vilsack and lawmakers in Des Moines deliberate on how to resolve state budget issues in the coming months, they should consider the opinions of Iowa citizens. Survey respondents vote in most elections; they have strong opinions about support for state services, options on raising revenues, and ideas about Iowa's business and economic climate.

Hawkeye State citizens value essential services. They believe it is important that Iowa maintain its current levels of funding for health and long-term care services for older persons and people with disabilities and education services, including K-12 and higher education. They are willing to consider revenue increases to ensure that current funding levels are maintained for services and programs they consider essential.

Findings demonstrate a broad and consistent level of acceptability for increases in specific taxes to help balance the state budget. Iowans have clear preferences for how the state should consider raising revenues. Among the most popular options are increasing taxes on liquor, wine, and beer. Adding a temporary tax on high income households with an annual income of over \$200,000 and increasing the cigarette tax to \$1.36 also garnered wide support. At least six in ten respondents also support closing tax loopholes and exemptions as well as expanding the lottery.

Survey respondents think it is important for Iowa to help grow the state's economy and tax base. An overwhelming majority believe it is important for Iowa to attract new businesses and expand existing businesses. Iowa residents think state lawmakers should create more incentives to expand the economy. A majority of those surveyed believe increasing the tobacco tax will have no effect on businesses located in Iowa. Half of Iowans support corporations paying more taxes to conduct business in the Hawkeye state.

Iowans have provided insight into how they would like state government to resolve the budget crisis. With specific examples on where to raise revenues and trim services, citizens have given their leaders suggestions on how to move forward.

## Methodology

AARP commissioned Woelfel Research to conduct a random digit dial telephone survey of Iowa residents age 18 and older who self-identify as registered voters. A total of 801 interviews were completed from February 6 – 17, 2004.<sup>2</sup> The survey has a sampling error of plus or minus 3.46 percent. This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3.46 percentage points of what would have been obtained if every person in Iowa age 18 or older had been surveyed. Survey responses were weighted to reflect the distribution by age and gender in Iowa's 18 and older population. Weighted responses to all survey questions are in the attached annotated questionnaire.

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<sup>2</sup> The response rate is 28 percent and the cooperation rate is 89 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 from the following publication: The American Association for Public Opinion Research. 2000. *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys*. Ann Arbor, Michigan: AAPOR.

## **Annotated Questionnaire**

## 2004 AARP Iowa Tax and Revenue Survey: A Survey of State Residents 18+

**WEIGHTED N = 801, RESPONSE RATE =28%, SAMPLING ERROR = +/- 3.5%**  
(Percentages may not add to 100% due to rounding or multiple responses.)

### ***Introduction***

Hello, this is \_\_\_\_\_ from Woelfel Research, a national opinion research company. This is not a telemarketing call and we are not selling you anything. We would really like to include your opinions in our study and assure you that all of your answers will remain completely confidential. The survey should take only about 7 minutes to complete.

### ***Screening***

Hello, this is \_\_\_\_\_ from Woelfel Research, a national opinion research company. This is not a telemarketing call and we are not selling you anything. We would really like to include your opinions in our study and assure you that all of your answers will remain completely confidential. The survey should take only about 7 minutes to complete.

**A. Are you at least 18 years of age or older?**

**1 YES**

**2 NO [ASK TO SPEAK TO SOMEONE IN HH AT LEAST 18 YEARS OLD]**

**B. Are you currently registered to vote in Iowa?**

**1 YES**

**2 NO [ASK TO SPEAK TO SOMEONE IN HH REGISTERED TO VOTE IN IOWA]**

**C. GENDER**

**RECORD GENDER OF RESPONDENT:**

%

48 Male

52 Female

## MAIN QUESTIONNAIRE

**Q1. Iowa is facing difficult economic choices in the coming months as the governor and state legislators try to balance the state budget. The state has a \$336 million shortfall in the 2004/2005 budget year. Legislators and the Governor must fix the problem during the current legislative session. There are two major approaches to balancing the budget: cutting current services and/or increasing state revenues. I would like to ask your opinion on a number of these options. Let's start with possible cuts for a variety of services funded by the state of Iowa.**

**[ROTATE Q1A-Q1E. ALSO PROBE STRONGLY VERSUS SOMEWHAT FOR EACH ANSWER.]**

**Q1a. One approach to balance the state budget is to cut health care and long-term care services for older persons and people with disabilities. Would you support or oppose these cuts as a way to help balance the budget?**

<u>%</u>	
5	Strongly support
6	Somewhat support
21	Somewhat oppose
66	Strongly oppose
2	Don't know [DO NOT READ]

**Q1b. Another approach to balance the state budget is to cut education, including K-12 and higher education. Would you support or oppose these cuts as a way to help balance the budget?**

<u>%</u>	
5	Strongly support
7	Somewhat support
14	Somewhat oppose
72	Strongly oppose
2	Don't know [DO NOT READ]

**Q1c. Do you support or oppose cuts to highway and road maintenance and construction as a way to help balance the state budget?**

<u>%</u>	
12	Strongly support
29	Somewhat support
31	Somewhat oppose
25	Strongly oppose
4	Don't know [DO NOT READ]

**Q1d. Do you support or oppose cuts to public safety, courts, and jails as a way to help balance the state budget?**

<u>%</u>	
8	Strongly support
22	Somewhat support
30	Somewhat oppose
35	Strongly oppose
5	Don't know [DO NOT READ]
<1	Refused [DO NOT READ]

**Q1e. Do you support or oppose cuts to the funds the state grants to municipalities and counties as a way to help balance the state budget? This “revenue sharing” pays for services such as fire and police protection, senior centers, and parks and recreation. It is the largest aid payment to the municipalities and an important source of revenue for counties.**

<u>%</u>	
9	Strongly support
21	Somewhat support
29	Somewhat oppose
37	Strongly oppose
4	Don't know [DO NOT READ]

**Q2. Another approach to balance the state budget without major service cuts is to look for new ways to raise revenue. I am going to ask your opinion on several approaches to raising revenue that could help balance Iowa’s budget.**

**[ROTATE Q2a-Q2p]**

**Q2a. Would you support or oppose closing tax loopholes and exemptions as a way to help balance the state budget?**

<u>%</u>	
47	Strongly support
22	Somewhat support
12	Somewhat oppose
9	Strongly oppose
11	Don't know [DO NOT READ]
<1	Refused [DO NOT READ]

**Q2b. Would you support or oppose increasing the current tax on a pack of cigarettes to \$1.36 as a way to help balance the state budget? Iowa currently has a \$.36 cent tax per pack. By increasing the Iowa cigarette tax by \$1.00, Iowa could generate about \$211 million annually.**

%

61 Strongly support  
12 Somewhat support  
5 Somewhat oppose  
21 Strongly oppose  
1 Don't know [DO NOT READ]

**Q2c. Would you support or oppose adding a temporary income tax on higher income households as a way to help balance the state budget? This temporary tax on income would only apply to households with annual incomes of \$200,000 or more – that is fewer than 2% of Iowa households.**

%

55 Strongly support  
18 Somewhat support  
9 Somewhat oppose  
16 Strongly oppose  
2 Don't know [DO NOT READ]

**Q2d. Would you support or oppose increasing the tax on beer as a way to help balance the state budget?**

%

51 Strongly support  
26 Somewhat support  
7 Somewhat oppose  
14 Strongly oppose  
1 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q2e. Would you support or oppose increasing the tax on wine as a way to help balance the state budget?**

%

54 Strongly support  
26 Somewhat support  
8 Somewhat oppose  
11 Strongly oppose  
1 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q2f. Would you support or oppose increasing the tax on liquor as a way to help balance the state budget?**

%  
58 Strongly support  
24 Somewhat support  
5 Somewhat oppose  
12 Strongly oppose  
1 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q2g. Would you support or oppose increasing the sales tax rate on services from professionals such as accountants, consultants, and insurance agents as a way to help balance the state budget?**

%  
20 Strongly support  
25 Somewhat support  
20 Somewhat oppose  
30 Strongly oppose  
5 Don't know [DO NOT READ]

**Q2h. Would you support or oppose increasing the sales tax rate on restaurants, hotels and entertainment such as movies and concerts as a way to help balance the state budget?**

%  
21 Strongly support  
28 Somewhat support  
19 Somewhat oppose  
29 Strongly oppose  
2 Don't know [DO NOT READ]

**Q2i. Would you support or oppose increasing the sales tax rate on items you currently pay tax on, except for food, prescription drugs, and over-the-counter medications, as a way to help balance the state budget?**

%  
19 Strongly support  
30 Somewhat support  
17 Somewhat oppose  
32 Strongly oppose  
2 Don't know [DO NOT READ]

**Q2j. Would you support or oppose increasing the sales tax rate on personal services such as dry cleaners and beauty salons as a way to help balance the state budget?**

%  
23 Strongly support  
28 Somewhat support  
21 Somewhat oppose  
25 Strongly oppose  
2 Don't know [DO NOT READ]

**Q2k. Would you support or oppose increasing the gas tax as a way to help balance the state budget?**

%  
6 Strongly support  
16 Somewhat support  
16 Somewhat oppose  
60 Strongly oppose  
2 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q2l. Would you support or oppose increasing the state income tax as a way to help balance the state budget?**

%  
5 Strongly support  
21 Somewhat support  
18 Somewhat oppose  
54 Strongly oppose  
3 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q2m. Would you support or oppose expanding the lottery as a way to help balance the state budget?**

%  
34 Strongly support  
27 Somewhat support  
15 Somewhat oppose  
22 Strongly oppose  
4 Don't know [DO NOT READ]

**Q2n. Would you support or oppose expanding gambling and casinos as a way to help balance the state budget?**

%

- 30 Strongly support
- 20 Somewhat support
- 14 Somewhat oppose
- 34 Strongly oppose
- 2 Don't know [DO NOT READ]

**Q2o. Would you support or oppose increasing state licensing and user fees as a way to help balance the state budget?**

%

- 16 Strongly support
- 33 Somewhat support
- 19 Somewhat oppose
- 26 Strongly oppose
- 7 Don't know [DO NOT READ]

**Q2p. Would you support or oppose using the state's rainy day fund as a way to help balance the state budget?**

%

- 18 Strongly support
- 30 Somewhat support
- 16 Somewhat oppose
- 24 Strongly oppose
- 12 Don't know [DO NOT READ]

**Q3. Now I would like to ask your opinion about Iowa, the state's economy, and businesses opportunities.**

**How important do you believe it is for Iowa to attract new businesses and expand existing businesses?**

%

- 85 Very important
- 12 Somewhat important
- 2 Not important
- <1 Not at all important
- <1 Don't know [DO NOT READ]

**Q4. How important do you believe it is for Iowa to help grow the state's economy and tax base?**

%  
70 Very important  
24 Somewhat important  
2 Not important  
1 Not at all important  
3 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q5. Do you think Iowa lawmakers should create more incentives to expand the economy or are there enough incentives in place to expand Iowa's economy?**

%  
53 I think state lawmakers should create more incentives to expand the economy  
31 I think there are enough incentives in place to expand Iowa's economy  
16 I don't know [DO NOT READ]

**Q6. Do you think there would be a positive or negative effect on businesses located in Iowa from closing tax loopholes, or would it have no effect?**

%  
7 Very positive  
14 Somewhat positive  
22 Somewhat negative  
4 Very negative  
31 Have no effect  
22 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q7. Do you think there would be a positive or negative effect on businesses located in Iowa from increasing the tax on tobacco, or would it have no effect?**

%  
7 Very positive  
11 Somewhat positive  
13 Somewhat negative  
5 Very negative  
60 Have no effect  
5 Don't know [DO NOT READ]  
<1 Refused [DO NOT READ]

**Q8. In general, do you support or oppose corporations paying more taxes to conduct business in the state of Iowa?**

<u>%</u>	
24	Strongly support
26	Somewhat support
21	Somewhat oppose
17	Strongly oppose
12	Don't know [DO NOT READ]
<1	Refused [DO NOT READ]

## About You

My last few questions are for classification purposes only!

**D1. What is your age as of your last birthday? [RECORD IN YEARS]**

<u>%</u>	
59	Less than 50
17	50-59
13	60-74
9	75+
1	Refused

**D2. Are you or your spouse a member of A-A-R-P formerly known as the American Association of Retired Persons? [IF NOT "MARRIED" ASK, "Are you a member..."]**

<u>%</u>	
18	Yes
81	No
<1	Don't Know/ Not Sure [DO NOT READ]
<1	Refused [DO NOT READ]

**D3. Thinking about your state elections for Iowa Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you always vote, sometimes miss one, rarely vote, or never vote?**

%  
61 Always vote  
30 Sometimes miss one  
6 Rarely vote  
2 Never vote  
1 Don't Know/ Not Sure [DO NOT READ]  
1 Refused

**D4. What is the highest level of education you have completed? (READ ANSWER CATEGORIES)**

%  
2 Less than high school  
27 High school graduate or equivalent  
32 Some college or technical training beyond high school  
25 College graduate (4 years)  
14 Or, Post-graduate or professional degree  
<1 Refused [DO NOT READ]

**D5. Generally speaking, do you usually think of yourself as? (READ LIST. ENTER ONE ONLY)**

%  
29 A Republican  
34 A Democrat  
33 An Independent  
2 Other [DO NOT READ]  
1 Don't Know [DO NOT READ]  
1 Refused [DO NOT READ]

**D6. Also, generally speaking, would you characterize your political views as being...? (READ LIST. ENTER ONE ONLY)**

%  
37 Conservative  
41 Moderate  
17 Liberal  
3 None of the above [DO NOT READ]  
2 Don't Know [DO NOT READ]  
1 Refused [DO NOT READ]

**D7. Which of the following best describes your current employment status? Are you currently....**

<u>%</u>	
62	Employed full-time
8	Employed part-time
18	Retired and not working
2	Unemployed, looking for work
4	Homemaker
2	Disabled
3	Student
<1	Don't Know [ <b>DO NOT READ</b> ]
<1	Refused [ <b>DO NOT READ</b> ]

**D8. Now, for statistical purposes only, please stop me when I get to the category that includes your household's income before taxes in 2003. Was it... (READ ANSWER CATEGORIES)**

<u>%</u>	
4	Less than 10,000
10	\$10,000 but less than \$20,000
10	\$20,000 but less than \$30,000
15	\$30,000 but less than \$40,000
14	\$40,000 but less than \$50,000
20	\$50,000 but less than \$75,000
16	or was your income \$75,000 or more
2	Don't Know [ <b>DO NOT READ</b> ]
9	Refused [ <b>DO NOT READ</b> ]

**D9. And, finally, may I verify that I reached you at:**

(\_\_\_\_\_)\_\_\_\_\_

**Thank you for participating! Your Opinion Counts.**

**Respondent gender:**

<u>%</u>	
48	Male
52	Female

**AARP**  
**Knowledge Management**  
**For more information contact Susan L. Silberman (202) 434-6339**